

Fill in this information to identify the case:

Debtor 1 Alvey T. Hose, Jr.

Debtor 2 Kelly L. Hose
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of Maryland
(State)

Case number 15-12010

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 3457 _____

Property address: 1166 Corbett Street
Number Street

Hagerstown, Maryland 21740
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 33,172.11
- b. Total fees, charges, expenses, escrow, and costs outstanding: *Suspense Balance Deficit + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 33,389.12

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

04 / 01 / 2017
MM / DD / YYYY

Debtor 1 Alvey T. Hose, Jr.
First Name Middle Name Last Name

Case number (if known) 15-12010

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Joshua Welborn, Esq. (Jwel)
Signature

Date 04/18/2019

Print Joshua Welborn, Esq.
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 312 Marshall Ave, Suite 800
Number Street

Laurel, MD 20707
City State ZIP Code

Contact phone (301) 490-3361

Email bankruptcymd@mwc-law.com

CERTIFICATE OF SERVICE

I hereby certify that on the 18th day of April, 2019 I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing pleading will be served electronically by the Court's CM/ECF system on the following:

Craig W. Stewart

Laura Margulies & Associates, LLC
6205 Executive Blvd
Rockville, MD 20852
Email: craig@law-margulies.com

Nancy Spencer Grigsby

185 Admiral Cochrane Dr.
Suite 240
Annapolis, MD 21401
Email: grigsbyecf@ch13md.com

I hereby further certify that on the 18th day of April, 2019, a copy of the foregoing pleading was also mailed first class mail, postage prepaid to:

Alvey T. Hose, Jr.
1166 Corbelt Street
Hagerstown, MD 21740
(Via U.S Mail)

and

Kelly L. Hose
1166 Corbelt Street
Hagerstown, MD 21740
(Via U.S Mail)

/s/ Joshua Welborn, Esq.
Joshua Welborn, Esq.

Loan Information	
Loan #	
Borrower	HOSE
BK Case #	15-12010
Date Filed	2/12/2015
First Post Petition Due Date	3/1/2015
POC Covers	2/1/15-2/1/15

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
7/28/2015	\$899.79	suspense			\$0.00			\$0.00			\$0.00	\$0.00	
9/10/2015	\$1,800.00	3/1/2015	2/1/2015	\$ 1,143.51	\$656.49	\$656.49		\$656.49			\$0.00	\$0.00	
11/2/2015	\$1,206.00	4/1/2015	3/1/2015	\$ 1,143.51	\$62.49	\$62.49		\$718.98			\$0.00	\$0.00	
1/4/2016	\$900.00	5/1/2015	4/1/2015	\$ 1,143.51	-\$243.51		\$243.51	\$475.47			\$0.00	\$0.00	
1/20/2016	\$418.00	suspense			\$418.00	\$418.00		\$893.47			\$0.00	\$0.00	
2/9/2016	\$900.10	6/1/2015	5/1/2015	\$ 1,143.51	-\$243.41		\$243.41	\$650.06			\$0.00	\$0.00	
3/1/2016	\$51.52	Trustee payment			\$51.52	\$420.00		\$1,070.06	\$51.52		\$51.52	\$51.52	
3/33/16	\$420.00	suspense		\$ 1,143.51	-\$723.51	\$1,490.49		\$2,560.55	\$103.04		\$154.56	\$154.56	
5/13/2016	\$2,634.00	7/1/2015	6/1/2015	\$ 1,143.51	\$1,490.49	\$1,491.49		\$4,052.04			\$154.56	\$154.56	
		8/1/2015	7/1/2015	\$ 1,143.51	-\$1,143.51		\$1,143.51	\$2,908.53			\$154.56	\$154.56	
		9/1/2015	8/1/2015	\$ 1,143.51	-\$1,143.51		\$1,143.51	\$1,765.02			\$154.56	\$154.56	
		10/1/2015	9/1/2015	\$ 1,143.51	-\$1,143.51		\$1,143.51	\$621.51			\$154.56	\$154.56	
5/31/2016	\$51.52	Trustee payment			\$51.52			\$621.51	\$51.52		\$206.08	\$206.08	
6/30/2016	\$103.04	Trustee payment			\$103.04			\$621.51	\$103.04		\$309.12	\$309.12	
7/21/2016	\$2,635.00	11/1/2015	10/1/2015	\$ 1,143.51	\$1,491.49	\$1,491.49		\$2,113.00			\$309.12	\$309.12	
8/19/2016	\$1,317.00	12/1/2015	11/1/2015	\$ 1,143.51	\$173.49	\$173.49		\$2,286.49			\$309.12	\$309.12	
		1/1/2016	12/1/2015	\$ 1,206.30	-\$1,206.30		\$1,206.30	\$1,080.19			\$309.12	\$309.12	
8/31/2016	\$51.52	Trustee payment			\$51.52			\$1,080.19	\$51.52		\$360.64	\$360.64	
9/30/2016	\$103.04	Trustee payment			\$103.04			\$1,080.19			\$360.64	\$360.64	
10/14/2016	\$2,634.00	2/1/2016	1/1/2016	\$ 1,206.30	\$1,427.70	\$1,427.70		\$2,507.89			\$360.64	\$360.64	
		3/1/2016	2/1/2016	\$ 1,206.30	-\$1,206.30		\$1,206.30	\$1,301.59			\$360.64	\$360.64	
11/30/2016	\$51.52	Trustee payment			\$51.52			\$1,301.59	\$51.52		\$412.16	\$412.16	
1/4/2017	\$103.04	Trustee payment			\$103.04			\$1,301.59	\$103.04		\$515.20	\$515.20	
1/13/2017	\$1,317.00	4/1/2016	3/1/2016	\$ 1,206.30	\$110.70	\$110.70		\$1,412.29			\$515.20	\$515.20	
		5/1/2016	4/1/2016	\$ 1,206.30	-\$1,206.30		\$1,206.30	\$205.99			\$515.20	\$515.20	
2/28/2017	\$51.52	Trustee payment			\$51.52			\$205.99	\$51.52		\$566.72	\$566.72	
3/5/2017	\$1,317.00	6/1/2016	5/1/2016	\$ 1,206.30	\$110.70	\$110.70		\$316.69			\$566.72	\$566.72	
3/31/2017	\$103.04	Trustee payment			\$103.04			\$316.69	\$103.04		\$669.76	\$669.76	
5/8/2017	\$1,317.00	7/1/2016	6/1/2016	\$ 1,206.30	\$110.70	\$110.70		\$427.39			\$669.76	\$669.76	
5/31/2017	\$51.52	Trustee payment			\$51.52			\$427.39	\$51.52		\$721.28	\$721.28	
6/31/17	\$51.52	Trustee payment			\$51.52								

		1/1/2018		\$1,362.59								
		2/1/2018		\$1,362.59								
		3/1/2018		\$1,362.59								
		4/1/2018		\$1,362.59								
		5/1/2018		\$1,362.59								
		6/1/2018		\$1,362.59								
		7/1/2018		\$1,362.59								
		8/1/2018		\$1,362.59								
		9/1/2018		\$1,362.59								
		10/1/2018		\$1,362.59								
		11/1/2018		\$1,362.59								
		12/1/2018		\$1,362.59								
		1/1/2019		\$1,362.59								
		2/1/2019		\$1,362.59								
		3/1/2019		\$1,362.59								
		4/1/2019		\$1,362.59								